

Leasing and Financing

MediCapital 

FINANCING PROFESSIONALS

OUR PROMISE

*The best offers
on the market*



FINANCING

Over 25,000 customers
across Canada



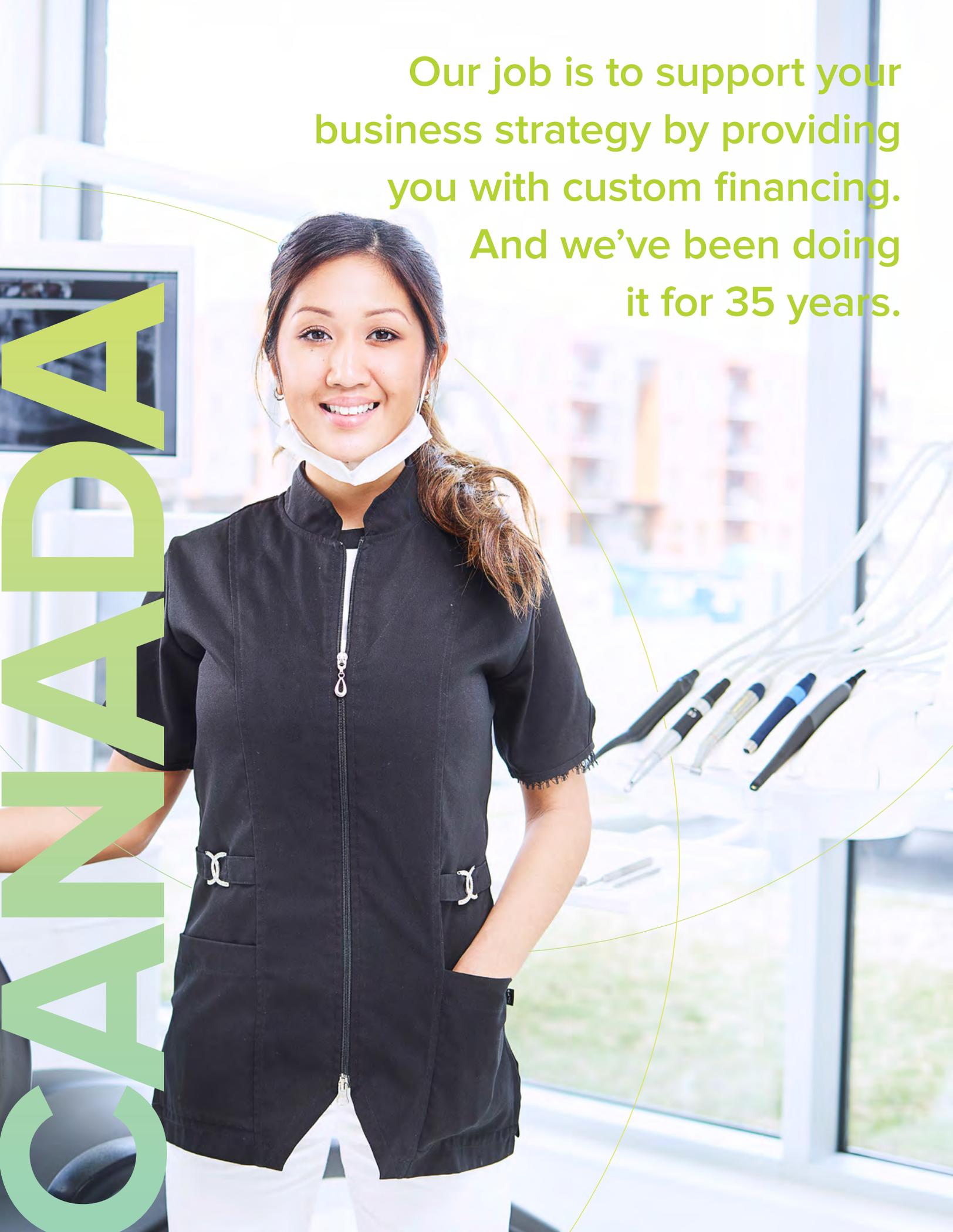
MONTREAL | TORONTO | CALGARY | VANCOUVER

MediCapital is the only financial partner in Canada that is dedicated exclusively to financial services for healthcare professionals.

Is the healthcare sector your specialty? Our specialty is offering you the best financing to buy equipment, renovate your clinic, or buy all or part of an existing clinic. Our financing offers are simple, affordable, and effective.

Our job is to support your
business strategy by providing
you with custom financing.
And we've been doing
it for 35 years.

CANADA



**MediCapital has been named
the most used non-banking business
by the Dental Industry Association
of Canada.**



ABSOLUTE

Over the years, we have perfected our role as a strategic advisor to our customers through the valuable relationships we have built with members of our extensive network.

① *Financing offer*

Our financing offer is so effective because we understand the healthcare sector.

② *Research and management*

We take care of researching rental and lease management contracts.

History

From the beginning, MediCapital has really focused on developing an understanding of the healthcare sector. While at MediDent in the 1970s and 1980s, the former president of MediCapital, Alain Turgeon, helped many dentists, chiropractors, veterinarians, podiatrists, and optometrists start their practices and buy equipment.

In 1996, a major dental supplier partnered with MediCapital to finance its customers from coast to coast. This partnership generated significant growth for the company.

With the arrival of the current president and CEO, David Turgeon in 2007, serving eye care professionals, veterinarians, chiropractors, and private practice doctors became a priority.

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Our experienced team will work with you to draft the financing plan that's right for you and will help your business grow. Our deep understanding of healthcare and the financial industry is our strength.

Supporting your business strategy

With our expertise and know-how,
we can offer you attractive
and original financing structures
you won't find anywhere else.

Custom services

- Start your practice
- Acquire a practice or existing customer base
- Buy the equipment you need
- Expand or upgrade your space

Concrete benefits

- Reduce financial constraints
- Lower the net cost of acquisition
- Fixed rate financing
- Financing at 100%
- Lower taxes
- No additional fees
- Pay taxes in monthly instalments rather than 100% at purchase

Not to mention



When you work with MediCapital, you get:

- A simple process
- Quick and easy approval
- 100% financing
- Payment structures tailored to your needs (e.g., no payments during holidays, delayed down payment, progress payments, etc.)
- Unparalleled customer service and personalized advice
- No additional collateral
- No file setup fee



EXPERTISE





FINANCING

PROFESSIONALS

MediCapital
will help your
business succeed



1

We will help you
finance your investments
and grow your practice.

2

Our services can help you
advance professionally
by relieving the pressure
of financing your facilities
and equipment yourself.



3

MediCapital will finance
your facilities and equipment.
You will also get to enjoy
the tax benefits related
to our products.



“We’re proud of what sets us apart. That’s why at MediCapital, we won’t take any additional collateral, even on a major investment.”

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Start building your future with MediCapital today!

We offer a lot more than financing at attractive rates.

We also provide you with personalized care and guidance at every step of the transaction.

1

Financing equipment

These days, having the equipment to provide the best care for a patient is invaluable for any healthcare practitioner. It also lets you quickly set yourself apart from the competition and increase your profit margin over time.

But this investment is still a major budgetary hurdle. That's why we offer financial plans that are tailored to your needs and your financial reality.

Leasing

Leasing equipment is an excellent financial tool.

- You don't have to dip into your capital
- It's flexible and adaptable
- It takes into account your financial situation
- You can grow your practice at your own pace
- It allows for a wider range of services
- You will have access to state-of-the-art equipment
- You can make low monthly payments and benefit from graduated payments

Leasing will help you maintain your line of credit to manage your short-term needs like buying supplies or to help you get through a difficult period.

2

Buying a clinic or its goodwill

MediCapital can help by financially supporting your acquisition. Loans are the only product that can finance the purchase of a clinic.

- 100% financing includes equipment, inventory, goodwill, and leasehold improvements
- Delayed payment options (interest and capital)

3

Starting a practice

Want to open your own clinic? Looking for a way to finance it?

MediCapital can give you a loan or a lease depending on the situation, your needs, and your corporate structure.

- Benefit from a delayed down payment (capital and interest)
- Eliminate additional collateral

4

Financing a renovation or upgrade project

Ready for a new phase of growth?

Whether it's a loan or a lease, we know we'll be the best financial partner to help you grow. Make it quick and easy for yourself—let MediCapital worry about finding the best financing source.

Take advantage of our delayed payments at the beginning of the lease (capital and interest) to complete your project. You don't pay until you start getting a return on your investments. With delayed payments, you don't have to wait until the financing ends to start a new project.

We're proud of what sets us apart. That's why at MediCapital, we won't take any additional collateral, even on a major investment. Your bank might offer you a better rate, but at what price? Our offer is unbeatable. Why would you put up all your assets as collateral just to get 1% off on your financing?

5

Refinancing equipment

Why purchase so much equipment when you could use this money to give yourself a bonus or to make other investments? Refinance your equipment with a lease (\$20,000 minimum) and reap the rewards.

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